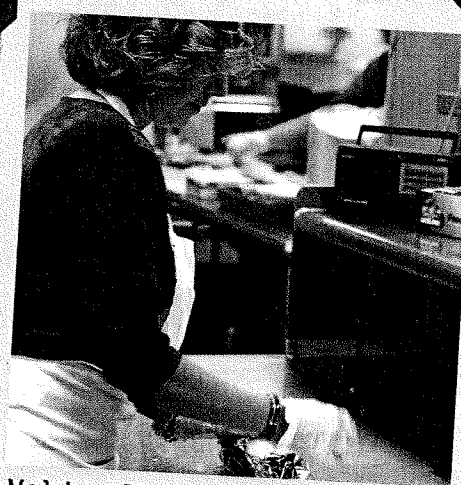


Getting creative

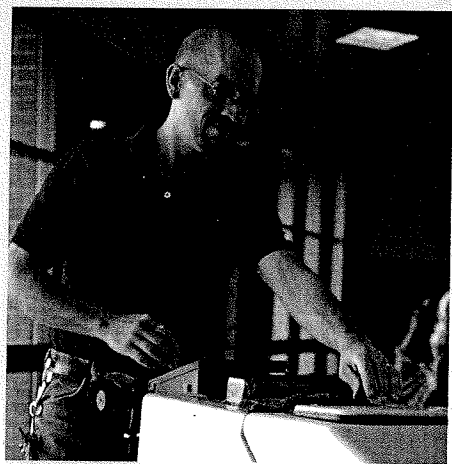


Making lunch

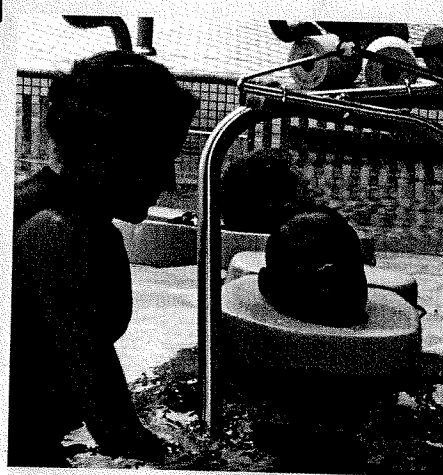
## *Snapshots of Success*

SEG SELF-INSURER WORKERS' COMPENSATION FUND

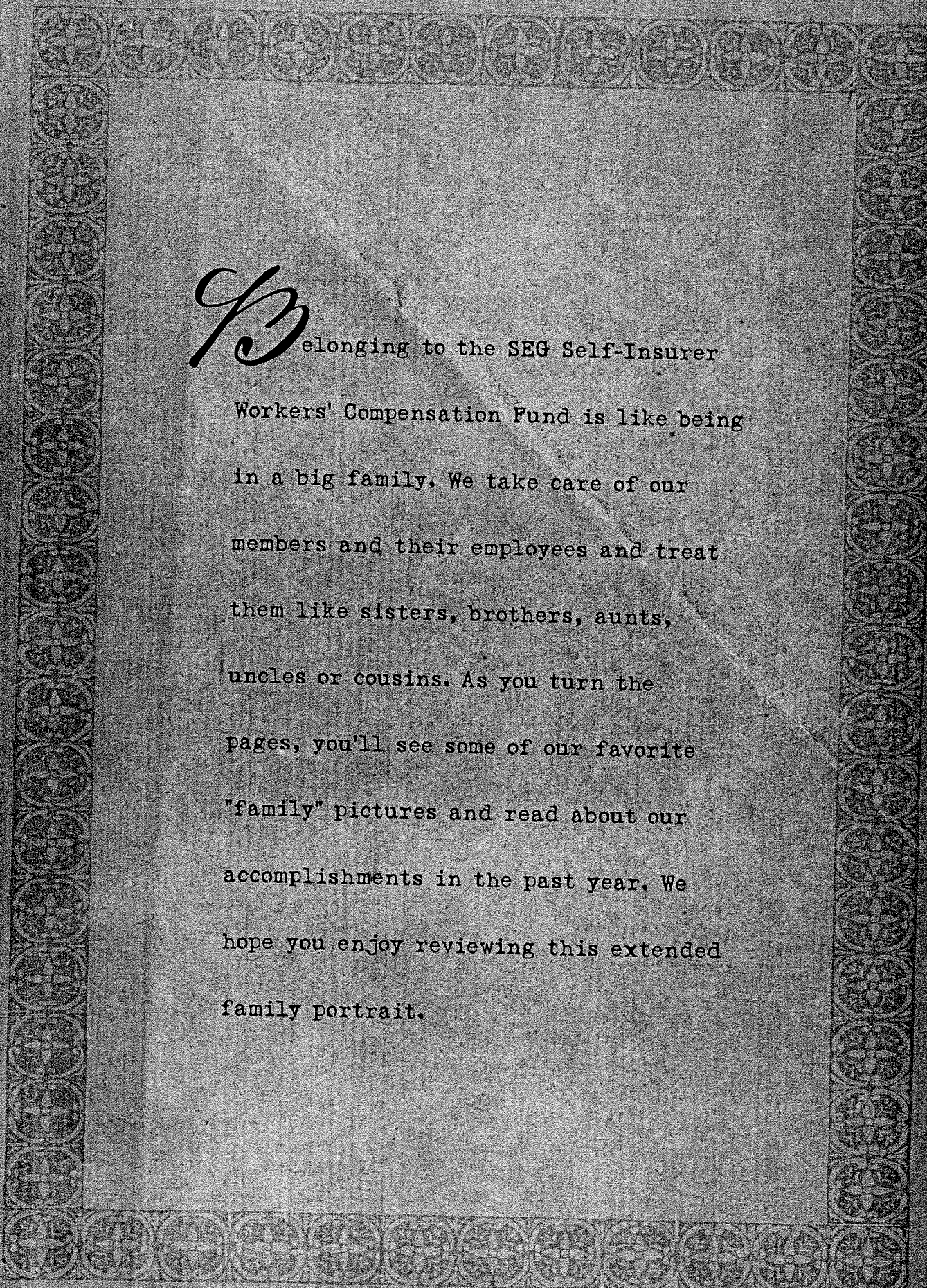
Year Ending June 30, 2008



Keeping clean



Building strength



*B*elonging to the SEG Self-Insurer  
Workers' Compensation Fund is like being  
in a big family. We take care of our  
members and their employees and treat  
them like sisters, brothers, aunts,  
uncles or cousins. As you turn the  
pages, you'll see some of our favorite  
"family" pictures and read about our  
accomplishments in the past year. We  
hope you enjoy reviewing this extended  
family portrait.

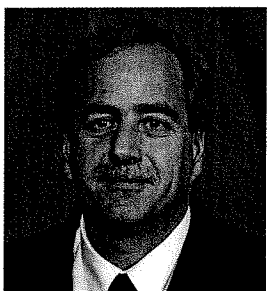


Two employees of the Macomb ISD work with a disabled youngster at Glen H. Peters School. Caring for special needs children is a physically and emotionally demanding job, but one that is personally rewarding.

# FUND IMPROVES CLAIMS SERVICE, TECHNOLOGY AND RISK CONTROL SERVICES FOR SHAREHOLDERS' BENEFIT



**LOUIS R. GUIZZETTI**  
EXECUTIVE DIRECTOR



**MARK ECKHARDT**  
SUPERINTENDENT  
CHARLEVOIX-EMMETT ISD

CHAIRMAN  
SEG SELF-INSURER WORKERS'  
COMPENSATION FUND

A momentous year drew to a close June 30, 2006. During the fiscal year, the Fund reached new heights of membership, with 470 districts, and made sweeping revisions in its daily operations. Significantly, the Fund closed the year in superb financial condition. You'll find details on page 6. The most dramatic change was the partnership the SEG Self-Insurer Workers' Compensation Fund entered into with a new third-party claims administrator. It was the first such change in the Fund's history. We are delighted that the transition to Cannon Cochran Management Services Inc. (CCMSI) was smooth and uneventful. More details on the benefits of that change are explained below.

Of course, a major accomplishment for the 2005-2006 fiscal year was the use of \$12 million in accumulated assets to reduce premiums. Since its inception, the Fund has returned an amazing \$149 million to its membership in the form of premium reductions, surplus or dividends. This is an important value-added member benefit that we anticipate continuing into the future.

Another important achievement during the 2005-2006 fiscal year included hiring Alan L. Fergin, a former account executive, as the dedicated Fund administrator. Alan brought 20 years of experience administering workers' compensation plans in Michigan with him when he joined SET SEG in 1997. Alan is responsible for overseeing the day-to-day operations of the Fund, and coordinating the activities of CCMSI and our risk control consultants. The following are more highlights:

- The Fund's executive team helped select employees for the Lansing-area CCMSI office. Because these people are interacting with our membership daily, we insisted on participating in the hiring decisions. Our management has direct supervision over the CCMSI claim office on a daily basis. With a staff of 10 people dedicated exclusively to working with our members, the level of service and attention increased dramatically.
- On January 1, 2006, CCMSI began administering claims for our member districts. Claims are now filed online, using a secure Web interface. This allows the Fund to capture complete data on losses by buildings in member locations, type of injury, severity, cause and more. Having this information enables us to readily provide targeted loss-control assistance.

Cook Deb Shineldecker busily prepares lunch for students at Big Rapids High School, Big Rapids Public Schools.

- We are addressing the cost of medical-only claims through the use of multiple integrated medical networks. These networks reduce the fees health care providers and facilities receive when treating a workers' compensation injury. Lower fees reduce the cost of claims, and can have a positive effect on members' modification factors.
- Perhaps most significantly, each member is now able to access its own real-time claim data online. This allows members to spot trends or problematic worksites or activities, and work accordingly to resolve the problems.

Enacting such sweeping changes is never easy, but the Fund did a great job of facilitating the transition with as little stress on our membership as possible. We are grateful to each of you for your continuing support. Each district is a shareholder in the Fund, and each member's thoughts and opinions are important. We encourage you to share your ideas with us. Your loyalty makes us the largest self-funded workers' compensation risk pool in Michigan, in terms of assets. Thank you for the trust you put in us, and for your ongoing membership in the Fund.

Sincerely,

*Louis R. Guizzetti*

LOUIS R. GUIZZETTI  
Executive Director

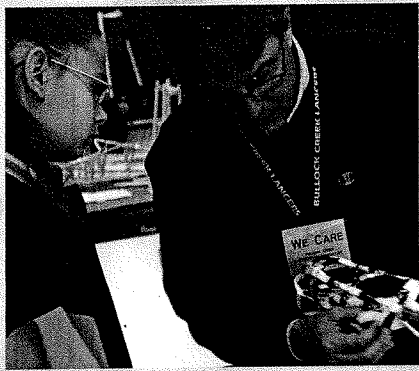
*Mark Eckhardt*

MARK ECKHARDT  
Superintendent  
Charlevoix-Emmett ISD  
Chairman  
SEG Self-Insurer Workers'  
Compensation Fund

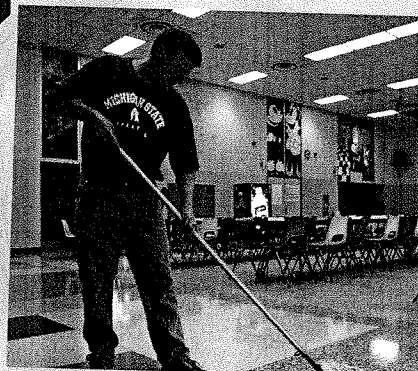


"Johannesburg-Lewiston Area Schools has been a member of the SEG Self-Insurer Workers' Compensation Fund since 1979. Throughout the years, the Fund has provided our school district with quality coverage and has responded promptly to our claims. The Fund's rates also are very competitive; our district has received significant premium reductions due to the Fund's accumulated assets. This benefit of membership helps our district continue to make ends meet during times of uncertain state funding for schools."

JIM HILGENDORF  
SUPERINTENDENT  
JOHANNESBURG-LEWISTON AREA SCHOOLS



A student in the general art class at Bullock Creek High School receives assistance from Teacher Ron Myers.



Custodian Ron Kushion keeps the floors clean and safe for students, faculty and staff at St. Charles Community Schools. He is at work in the middle school-high school complex.

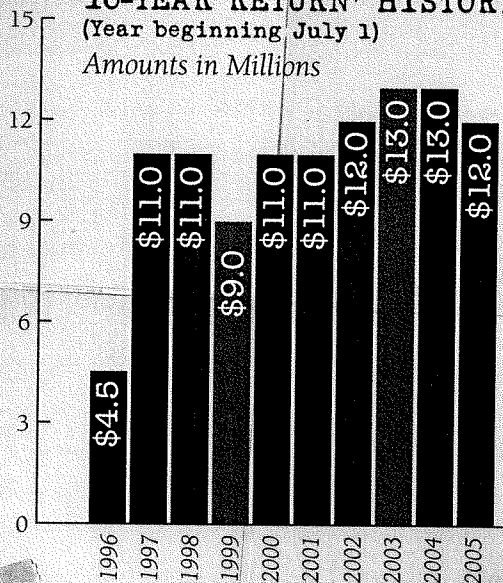


Ionia Public Schools Payroll Director Robin Beyer searches her files in the district payroll office.

### 10-YEAR RETURN\* HISTORY

(Year beginning July 1)

Amounts in Millions



\*Declared surplus/premium reduction.



Charlotte Public Schools Band Director Gary Sullivan plays guitar with students at Charlotte Middle School during band class.



English Language Arts Teacher Karen Sines (left) and Media Secretary Deborah Harp walk downstairs in the Media Center of the new middle school in Flushing Community Schools.

## MEMBERS RECEIVE RECOGNITION IN MANY FORMS

During the 2005-2006 fiscal year, eight more districts joined the SEG Self-Insurer Workers' Compensation Fund! That brings our total membership to 470, with a 99 percent retention rate. Participating in this Fund is an excellent method of keeping insurance costs under control, while obtaining quality risk-management assistance to keep your schools safe.

Members who are doing a great job of protecting their employees from harm deserve special recognition. That's one of the benefits of participating in a risk pool such as this. During the 2005-2006 school year, we recognized four members by presenting them with our Safe School Award. This gives districts that practice good risk-management strategies, as evidenced by few claims and the presence of proactive prevention programs, an opportunity for positive publicity and community recognition.

Congratulations to the four Safe School Award winners for the 2005-2006 school year:

- Ottawa Area ISD
- South Lyon Community Schools
- Alpena-Montmorency-Alcona ESD
- Johannesburg-Lewiston Area Schools

The opportunity for recognition doesn't stop with the Safe School Awards. Our organization sponsors the MASB Education Excellence Awards, which honored 30 districts for programs that positively affect student achievement. We're proud that 18 of those districts are members of the Fund. Of the 11 districts that won a Michigan's Best Award, six are Fund members. This sponsorship is exciting because it gives the winners an opportunity to showcase their exemplary programs. Hats off to the Education Excellence and Michigan's Best winners!

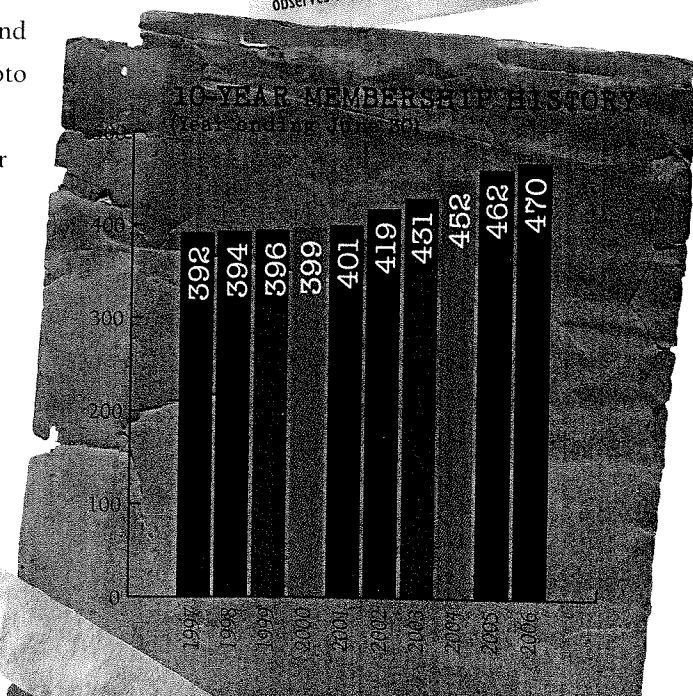
During the Fund year, our staff had the opportunity to visit 23 members and conduct professional photography in their districts. Images from these photo shoots are appearing in our member publications. We enjoy showcasing member districts, and invite you to contact us to be considered as a site for photography in the future.

Finally, it's noteworthy that the Fund's account executive staff changed during the fiscal year. Please welcome them into your district, and call them whenever you need assistance. Our new account executives are:

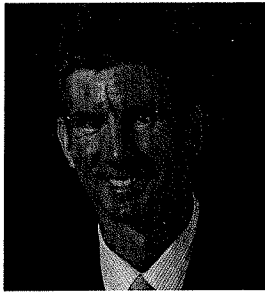
- Bob Staple—Upper Peninsula;
- Travis Van Tighem—Calhoun, Eaton, Hillsdale, Ingham, Jackson, Lenawee, Washtenaw and Monroe counties; and
- Tom Longway—Macomb, Oakland and Wayne counties.



**CHARLES R. MILLER**  
DIRECTOR OF SALES &  
MARKETING



## SHAREHOLDERS ENJOY STRONG EQUITY POSITION AND STABILITY



**TIMOTHY J. AVERILL, CPA**  
DIRECTOR OF FINANCE &  
OPERATIONS

At the end of its 29th year of operation, the SEG Self-Insurer Workers' Compensation Fund remained financially strong. The Fund's track record of financial integrity should give our members comfort. Your interests are protected by our practice of developing rates with the guidance of our actuary. Proposed rates are approved by the Michigan Workers' Compensation Agency and the Fund's Board of Trustees. Similarly, the return of \$12 million of accumulated assets in the form of premium reductions met with approval from our actuaries and the Agency, and was authorized by the Board. The benefit of the premium reduction is significant. Members have shared more than \$149 million in surplus, dividends and premium reduction since the Fund's inception. This Fund has a significant amount of member equity, which should enable it to continue applying assets to reduce premiums in the future. The method by which equity is returned to members is stipulated in the Fund's bylaws. The Fund's assets are conservatively invested, in accordance with state regulations. The Fund's management is dedicated to the highest standards of financial administration and accountability to its members.

Here are the highlights of the Fund's financial performance:

### Revenues

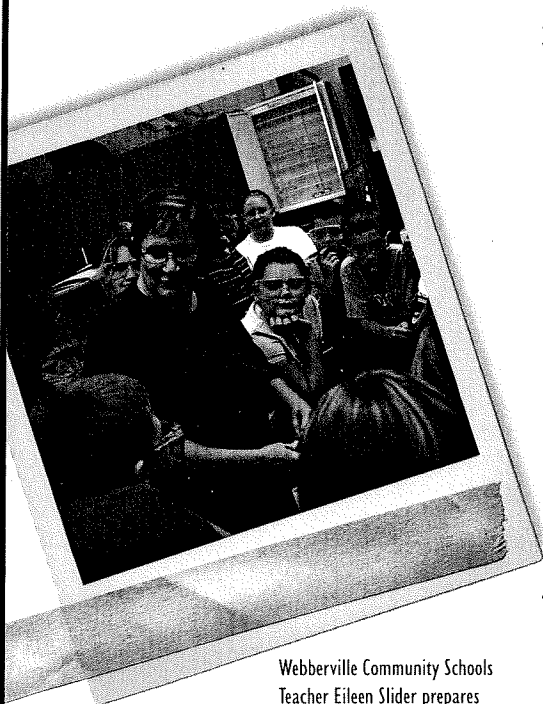
- Earned premium increased 8.5 percent due to the addition of eight new member districts, and a nominal rate increase that averaged 3.7 percent. In total, members paid just 51 percent of the total billable premium for workers' compensation insurance.
- Total revenue for the year increased by 9.9 percent.

### Member Equity

- The Fund is actively reducing its equity base through the application of accumulated assets to offset premium. Total assets exceeded \$95.6 million. More than \$60 million of net assets has been distributed to members in the form of premium reductions during the past five years.

### Expenses

- Claims are estimated at 74.8 percent of the Fund's gross premium for 2005-2006, showing a downward trend from the previous year. The projected ultimate loss includes paid claims, incurred-but-not-reported claims and reported reserves. Our practice is to conservatively estimate claims. As a result, when the claims mature in later years, the true cost of claims likely will diminish.
- Administrative fees were steady, at a modest 6.9 percent of gross premium.
- Reinsurance accounted for 3.4 percent of gross premium.
- Third-party administrator fees and other costs were 4.8 percent of gross premium.



Webberville Community Schools  
Teacher Eileen Slider prepares  
her Science 7 students for a  
mildly explosive experiment.

A clean school bus creates a positive image of the district. Paw Paw Public Schools substitute driver Harvey Hop washes this bus after the morning run.

## Ratios

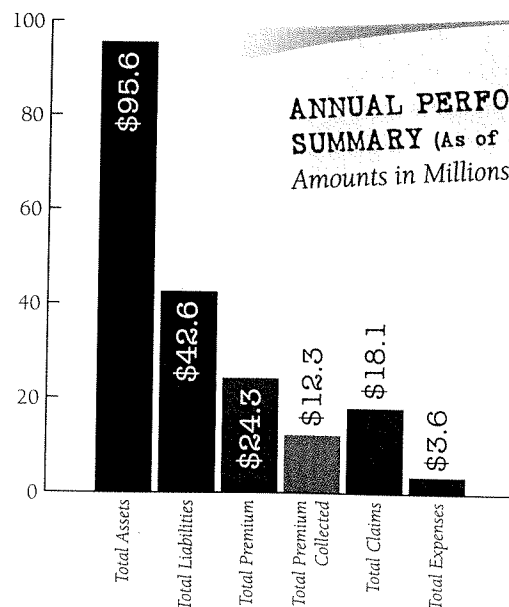
- The Fund's average loss ratio is 64.1 percent.
- Fifty-nine cents of every dollar paid to the Fund since its inception has been allocated for return to members in the form of surplus, dividends or premium reductions.

## Philosophy

- The Fund was established to ensure that workers' compensation protection is always available to districts, and to stabilize the premium paid for that coverage. Accordingly, we attempt to minimize rate increases and offset their budgetary effects through the use of accumulated assets to reduce premium. By utilizing an actuary to establish accurate rates, premium increases from year to year are minimized. With the Fund's strong equity base and conservative claim-reserving practices, the risk of a membership assessment to pay claims for any given fund year is miniscule.

"As a superintendent, I have worked with the SEG Self-Insurer Workers' Compensation Fund for over 20 years. The Fund's level of service and support is outstanding. In my experience, there has never been a situation where a district did not receive the highest level of commitment and service from the Fund."

CHIP HANSEN  
SUPERINTENDENT  
EAST JORDAN PUBLIC SCHOOLS



Members of the SEG Self-Insurer Workers' Compensation Fund Board of Trustees are (back row, from left) Chairman Mark Eckhardt, Superintendent, Charlevoix-Emmet ISD; Trustee John Sloane, CFO, Macomb ISD; Vice Chairman Dennis McComb, Superintendent, Milan Area Schools; (front row, from left) Secretary-Treasurer Justin King, Executive Director, Michigan Association of School Boards; and Trustee Jan Amsterburg, Superintendent, Durand Area Schools.

## *C*HANGE OF TPA BRINGS MANY MEMBER BENEFITS



**ALAN L. FERGIN**  
FUND ADMINISTRATOR

The decision to change third-party administrators (TPA) for the SEG Self-Insurer Workers' Compensation Fund proved to be extremely wise. Our membership now enjoys many benefits of the advanced technology that Cannon Cochran Management Services Inc. (CCMSI) uses in its daily operations. Members can access their district's claim activity online, download data to spreadsheets and manipulate it to meet their needs. Filing claims is fast and easy, and in the process of creating the claim, necessary state forms are generated. Equally important is the support that members receive from their claims examiners. They review each claim and consult with members whenever necessary to ensure that the employee gets the treatment required, and that the district's interests also are protected. With the district's assistance, they help place injured workers in modified-duty assignments, which increases the employee's likelihood of returning to his or her pre-injury employment.

On the management side of the equation, we are now able to quickly and accurately access data that helps us identify the types of injuries by employee classification that are most prevalent and most costly. Having access to this information helps us develop risk-management programs that reduce injuries and claim costs. Here are some additional highlights or accomplishments of the Fund year. On members' behalf, we:

- Developed a targeted risk-control plan to assist members with the highest incidences of claims to reduce workplace injuries;
- Implemented litigation guidelines so that the Fund's legal representatives have a clear understanding of their empowerment and responsibilities;
- Negotiated a reduction in the Fund's reinsurance fees, which will result in long-term savings;
- Implemented a streamlined means to allow Fund management to access risk control consultants' field work and reports;
- Created a DVD explaining how to use the Internet Claims Edge (iCE) claim reporting and analysis program;
- Published five editions of the risk-management newsletter, Safety Spotlight;
- Assisted with the recruitment and hiring of CCMSI staff for the Okemos, Mich., office, which is dedicated to serving the Fund;
- Hired Risk Control Consultant Mike Grosso to increase the staff to three people and more effectively assist members in their efforts to minimize risk; and
- Promoted Karen Carr to the position of administrative assistant to the Fund.

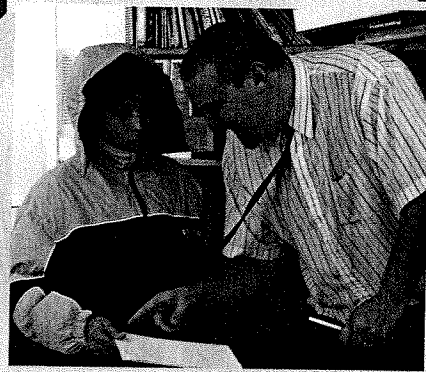


Malone Beach, Big Rapids Public Schools art teacher, is known worldwide for his metal work. He shares his knowledge with Big Rapids High School students in a jewelry class.

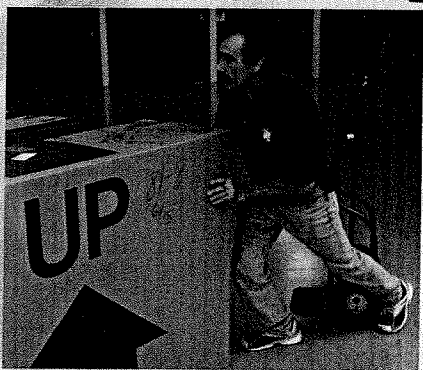
It is a challenge and a pleasure to serve as the Fund's administrator. Since assuming this position last fall, we have been able to make several significant improvements in the way the Fund serves its members, and in our internal procedures. Your ideas are important and your input is valued. Please contact me at any time to share your thoughts.



Paraprofessionals from Macomb ISD work with children in the gym at Glen H. Peters School.



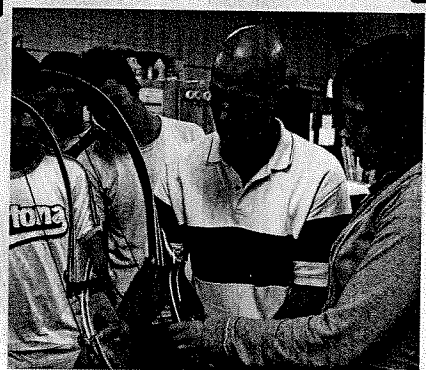
Teacher Jonathon Sheldon of Free Soil Public Schools discusses a physical science lesson with one of his eighth-grade students.



Custodian Sam Perna's duties at Novi High School include handling stock. Novi Community Schools has approximately 6,200 students.



Mason Public Schools Bus Driver Tammy March helps ensure that students are safely transported to and from school.

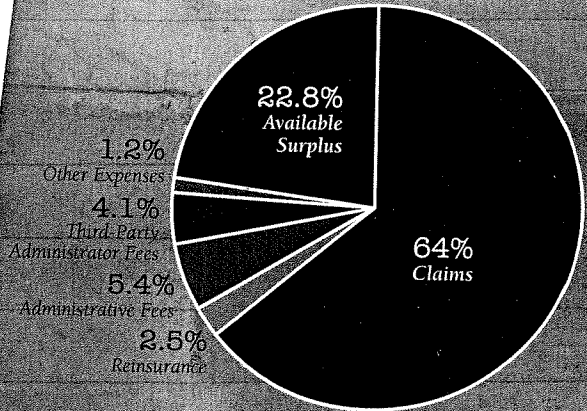


Ovid-Elsie High School Industrial Arts Teacher Everett Smith discusses bow construction with students in his woodworking class.

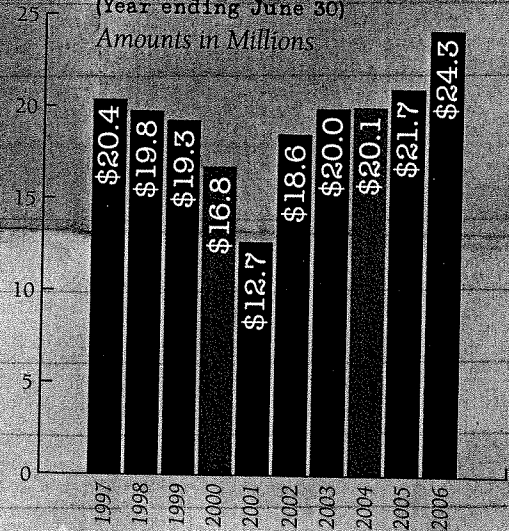


Staff members at the Clear Lake Education Center pose for a group photograph during one of the Center's summer retreats. The Center is collaboratively run by Marquette-Alger RESA, Delta-Schoolcraft ISD, and the Hiawatha National Forest Service through the U.S. Department of Agriculture. Both Marquette-Alger RESA and Delta-Schoolcraft ISD received a 2005 Education Excellence Award, as well as the prestigious Michigan's Best Award, for their partnership.

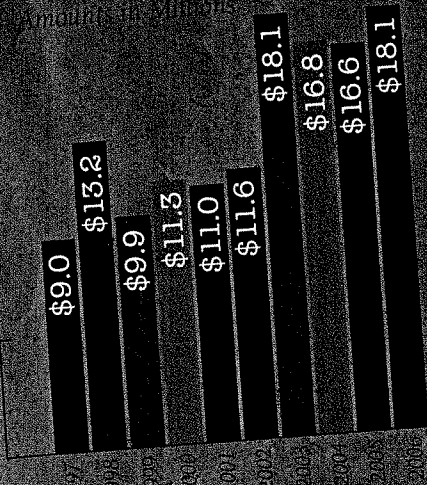
## SEG SELF-INSURER WORKERS' COMPENSATION FUND AVERAGE FUND EXPENSES (Since Inception) As a Percentage of Total Income



## 10-YEAR PREMIUM HISTORY (Year ending June 30) Amounts in Millions

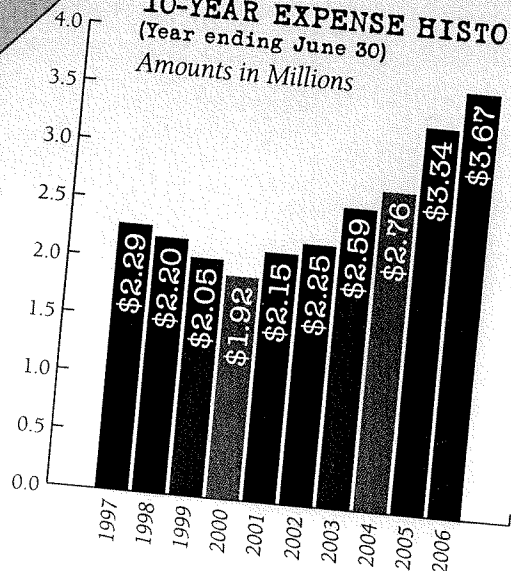


## 10-YEAR CLAIMS HISTORY (Year ending June 30) Amounts in Millions



NOTE: Claim expenses for 2004-2006 are conservatively reserved; the true cost should diminish as claims mature.

## 10-YEAR EXPENSE HISTORY (Year ending June 30) Amounts in Millions



## SEG SELF-INSURER WORKERS' COMPENSATION FUND MEMBERS

A

Academic Transitional Academy  
of St. Clair  
Adams Township School District  
Addison Community Schools  
Adrian Public Schools  
Airport Community Schools  
Akron-Fairgrove Community Schools  
Alba Public School  
Alcona Community Schools  
Algonac Community Schools  
Allegan Area ESA  
Allegan Public Schools  
Allen Park Public Schools  
Allendale Public Schools  
Alma Public Schools  
Almont Community Schools  
Alpena Public Schools  
Alpena-Montmorency-Alcona ESD  
Arenac Eastern Schools  
Armada Area Schools  
Arts Academy In The Woods  
Arvon Township School District  
Athens Area Schools  
Atlanta Community Schools  
Au Gres-Sims School District  
Autrain-Onota Public Schools  
Avondale School District

B

Bad Axe Public Schools  
Baldwin Community Schools  
Bangor Public Schools  
Bangor Township School District  
Baraga Area Schools  
Bark River-Harris Schools  
Barry ISD  
Bath Community School District  
Bay de Noc Community College  
Bay-Arenac ISD  
Beal City Public Schools  
Bear Lake Schools  
Beaver Island Community School  
Beaverton Rural Schools  
Bedford Public Schools  
Belding Area Schools  
Bellaire Public Schools

Bellevue Community Schools  
Benzie County Central Schools  
Berrien ISD  
Berrien Springs Public Schools  
Bessemer City School District  
Big Bay de Noc Schools  
Big Jackson School District  
Big Rapids Public Schools  
Birch Run Area Schools  
Blissfield Community Schools  
Bloomington Public Schools  
Blue Water Learning Academy  
Bois Blanc Pines School District  
Boyne City Public Schools  
Boyne Falls Public Schools  
Branch ISD  
Brandon School District  
Brandywine Public Schools  
Breckenridge Community Schools  
Breitung Township Schools  
Bridgeport-Spaulding Community  
Schools  
Bridgman Public School District  
Brighton Area Schools  
Brimley Area Schools  
Britton-Macon Area Schools  
Bronson Community Schools  
Brown City Community Schools  
Buchanan Community Schools  
Buckley Community Schools  
Bullock Creek School District  
Burr Oak Community Schools  
Burt Township Schools  
Byron Area Schools

C

Cadillac Area Public Schools  
Calhoun ISD  
Calumet/Laurium/Keeweenaw  
Public Schools  
Camden-Frontier Schools  
Capac Community Schools  
Carney-Nadeau Public School  
Caro Community Schools  
Carrollton Public Schools  
Carsonville-Port Sanilac Schools  
Caseville Public Schools  
Cass City Public Schools  
Cassopolis Public Schools  
Central Lake Public Schools  
Central Montcalm Public Schools  
Charlevoix-Emmet ISD  
Charlotte Public Schools  
Chassell Township Schools  
Cheboygan Area Schools  
Cheboygan-Otsego-Presque Isle ISD  
Chelsea School District  
Chippewa Hills School District  
Church School District  
Clare Public Schools  
Clare-Gladwin RESD  
Climax-Scotts Community Schools  
Clinton Community Schools  
Clinton County RESA  
Clio Area Schools  
Coldwater Community Schools

Teacher Scott Westernberg goes over a checklist with a student in the automobile technology class at the Ingham ISD Career Center.



Coleman Community Schools  
Colfax Township School District 1F  
Coloma Community Schools  
Colon Community Schools  
Columbia School District  
Comstock Public Schools  
Concord Community Schools  
Constantine Schools  
COOR ISD  
Copper Country ISD  
Corunna Public Schools  
Covert Public Schools  
Crawford-Au Sable Schools  
Croswell-Lexington Schools

C

Dansville Schools  
Davison Community Schools  
Dearborn Heights School District #7  
Deckerville Community Schools  
Deerfield Public Schools  
Delta-Schoolcraft ISD  
DeTour Area Schools  
DeWitt Public Schools  
Dexter Community Schools  
Dickinson-Iron ISD  
Dollar Bay-Tamarack City Schools  
Dowagiac Union Schools

Dryden Community Schools  
Dundee Community Schools  
Durand Area Schools

E

East China School District  
East Jackson Community Schools  
East Jordan Public Schools  
East Lansing Public Schools  
Eastern Upper Peninsula ISD  
Eaton ISD  
Eaton Rapids Public Schools  
Eau Claire Public Schools  
Edwardsburg Public Schools  
Elk Rapids Public Schools  
Elkton-Pigeon-Bay Port Laker Schools  
Ellsworth Community School  
Elm River Township School District  
Engadine Consolidated Schools  
Escanaba Area Schools  
Essexville-Hampton Public Schools  
Ewart Public Schools  
Ewen-Trout Creek Schools

F

Fairview Area Schools  
Farwell Area Schools

Fennville Public Schools  
Ferndale School District  
Fitzgerald Public Schools  
Flat Rock Community Schools  
Flushing Community Schools  
Forest Area Community Schools  
Forest Park School District  
Fowler Public Schools  
Fowlerville Community Schools  
Frankfort-Elberta Area Schools  
Free Soil Community Schools  
Freeland Community School District

G

Galien Township School District  
Gaylord Community Schools  
Genesee ISD  
Genesee School District  
Gibraltar Schools  
Gladstone Area Schools  
Gladwin Community Schools  
Glen Lake Community Schools  
Glenn Public School  
Gobles Public Schools  
Gogebic Community College  
Gogebic-Ontonagon ISD  
Goodrich Area Schools  
Grand Blanc Community Schools  
Grand Haven Area Public Schools  
Grand Ledge Public Schools  
Grant Public Schools  
Grass Lake Community Schools  
Gratiot-Isabella RESD  
Greenville Public Schools  
Grosse Ile Schools  
Gwinn Area Community Schools

H

Hancock Public Schools  
Hanover-Horton Schools  
Harbor Beach Community Schools  
Harbor Springs Public Schools  
Harper Creek Community Schools  
Harrison Community Schools  
Hartford Public Schools  
Hartland Consolidated Schools  
Haslett Public Schools  
Health Careers Academy of  
St. Clair County  
Hemlock Public Schools  
Hesperia Community Schools

Our staff is extremely pleased with the excellent communication and personal attention provided by the SEG Self-Insurer Workers' Compensation Fund. Our questions are always received with a prompt and genuine interest, and responses are quite timely. We have a very positive impression of the fund and feel like they are a part of our team. Added to this is great savings the fund offers in insurance premiums. Every district should consider obtaining workers' compensation coverage from SEG.

DAN BACEMAN  
SUPERINTENDENT

CHAMPAIGN RURAL AGRICULTURAL SCHOOLS

Hillman Community Schools  
Hillsdale Community Schools  
Hillsdale ISD  
Holly Area Schools  
Holt Public Schools  
Holton Public Schools  
Homer Community Schools  
Honey Creek Community School  
Hopkins Public Schools  
Hospitality Academy of St. Clair  
County  
Houghton Lake Community Schools  
Houghton-Portage Township Schools  
Hudson Area Schools  
Huron ISD  
Huron School District

*L*

Ida Public Schools  
Imlay City Community Schools  
Industrial Technology Academy  
Information Technology Academy  
of St. Clair  
Ingham ISD  
Inland Lakes Schools  
Ionia County ISD  
Ionia Public Schools  
Iosco RESA  
Iron Mountain School District  
Ironwood Area Schools  
Ishpeming Public Schools  
Ithaca Public Schools

*J*

Jackson ISD  
Jefferson Schools  
Johannesburg-Lewiston Area Schools  
Jonesville Community Schools

*K*

Kalamazoo RESA  
Kaleva-Norman-Dickson School District  
Kalkaska Public Schools  
Kearsley Community Schools  
Kelloggsville Public Schools  
Kenowa Hills Public Schools  
Kent ISD  
Kingsley Area Schools

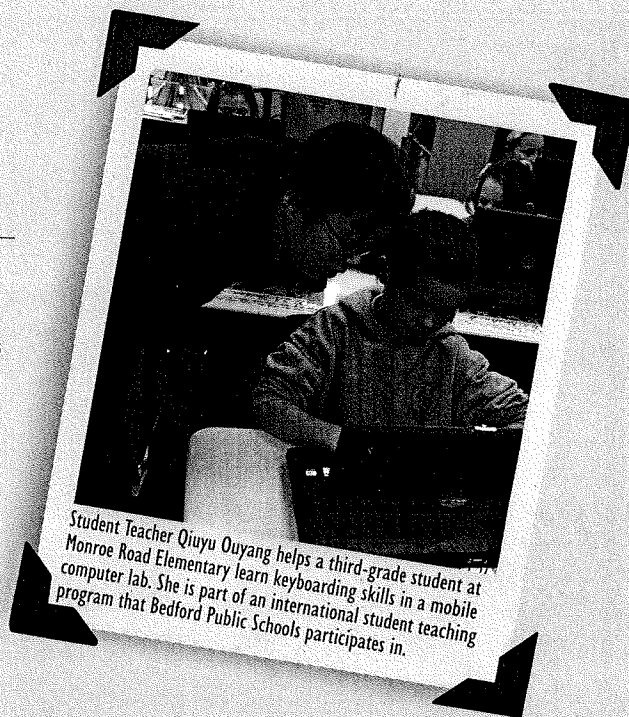
Kingston Community Schools  
Kirtland Community College

*L*

Lake City Area Schools  
Lake Fenton Community Schools  
Lake Linden-Hubbell Public Schools  
Lakeshore Public Schools  
Lakeview Community Schools  
Lakeview School District  
Lakeville School District  
Lamphere Schools  
L'Anse Area Schools  
Lapeer ISD  
Lawrence Public Schools  
Leland Public Schools  
Lenawee ISD  
Les Cheneaux Community Schools  
Leslie Public Schools  
Lewis Cass ISD  
Litchfield Community Schools  
Littlefield Public Schools  
Livingston ESA  
Ludington Area School District

*M*

Mackinac Island Public Schools  
Mackinaw City Public Schools  
Macomb ISD  
Madison Public Schools  
Madison School District  
Mancelona Public Schools  
Manchester Community Schools  
Manistee Area Public Schools  
Manistee ISD  
Manistique Area Schools  
Manton Consolidated Schools  
Maple Valley Schools  
Mar Lee School District  
Marcellus Community Schools  
Marion Public Schools  
Marlette Community Schools  
Marquette Public Schools  
Marquette-Alger RESA  
Marshall Public Schools  
Martin Public Schools  
Marysville Public Schools  
Mason Consolidated Schools  
Mason County Central Schools  
Mason County Eastern Schools  
Mason Public Schools



Mason-Lake ISD  
Mayville Community Schools  
McBain Rural Agricultural Schools  
Mecosta-Osceola ISD  
Memphis Community Schools  
Mendon Community Schools  
Menominee Area Public Schools  
Menominee ISD  
Meridian Public Schools  
Merrill Community Schools  
Mesick Consolidated Schools  
Michigan Association of School Boards  
Michigan Center Schools  
Mid Michigan Community College  
Midland County ESA  
Mid-Peninsula School District  
Milan Area Schools  
Millington Community Schools  
Mio-Au Sable Schools  
Mona Shores Public Schools  
Monroe County ISD  
Montabella Community Schools  
Montague Area Public Schools  
Montcalm Area ISD  
Montrose Community Schools  
Moran Township School District  
Morenci Area Schools  
Morley Stanwood Community Schools  
Morrice Area Schools  
Mt. Morris Consolidated Schools  
Mt. Pleasant Public Schools  
Munising Public Schools  
Muskegon Area ISD  
Muskegon Heights Public Schools

*A*

Napoleon Community Schools  
Negaunee Public Schools  
New Buffalo Area Schools  
New Haven Community Schools  
New Lothrop Area Public Schools  
Newaygo County RESA  
Newaygo Public Schools  
NICE Community School District  
Niles Community Schools  
North Adams-Jerome Public Schools  
North Branch Area Schools  
North Central Area Schools  
North Central Michigan College  
North Dickinson County Schools  
North Huron Schools  
North Muskegon Schools  
Northport Public School  
Northwest Community Schools  
Northwestern Michigan College  
Norway-Vulcan Area Schools  
Novi Community Schools

*B*

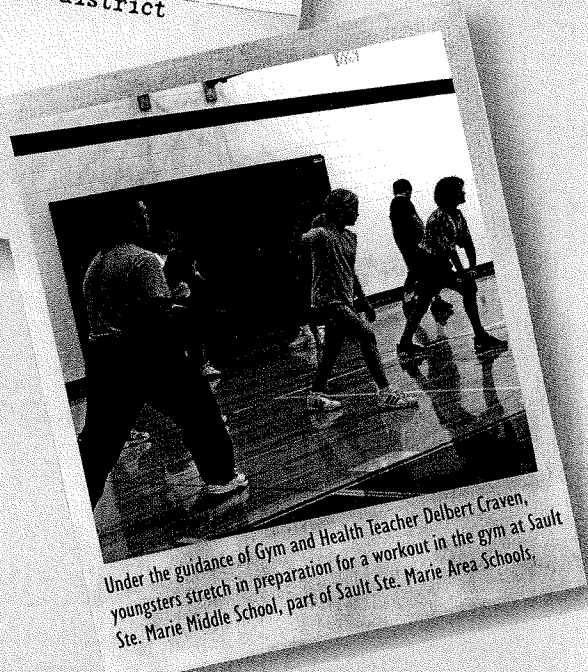
Oakland Schools  
Oakridge Public Schools  
Oceana ISD  
Okemos Public Schools  
Onaway Area Schools  
Onkama Consolidated Schools  
Onsted Community Schools  
Ontonagon Area Schools  
Orchard View Schools  
Oscoda Area Schools  
Ottawa Area ISD  
Outlook Academy  
Ovid-Elsie Area Schools  
Owendale-Gagetown Area Schools  
Owosso Public Schools  
Oxford Area Community Schools

*P*

Parchment School District  
Paw Paw Public Schools  
Peck Community Schools  
Pellston Public Schools  
Pentwater Public Schools

"Safety-conscious employees with good work habits, a comprehensive in-service training program, and a quality insurance product from SET SEG provides the security and protection every school district needs today."

JOHN HAGEL  
SUPERINTENDENT  
SHIAWASSEE RESD



Under the guidance of Gym and Health Teacher Delbert Craven, youngsters stretch in preparation for a workout in the gym at Sault Ste. Marie Middle School, part of Sault Ste. Marie Area Schools.

Petoskey Public Schools  
Pewamo-Westphalia Community Schools  
Pickford Public Schools  
Pinckney Community Schools  
Pinconning Area Schools  
Pine River Area Schools  
Pittsford Area Schools  
Plainwell Community Schools  
Port Hope Community Schools  
Portland Public Schools  
Posen Consolidated School District #9  
Pottersville Public Schools  
Powell Township School District  
Public Safety Academy of St. Clair County

*Q*

Quincy Community Schools

*R*

Rapid River Public Schools  
Ravenna Public Schools  
Reading Community Schools  
Reed City Area Public Schools  
Reese Public Schools  
Reeths Puffer Public Schools  
Republic-Michigamme Schools

Richmond Community Schools  
River Rouge School District  
River Valley School District  
Riverview Community Schools  
Rogers City Area Schools  
Roseville Community Schools  
Rudyard Area Schools

*S*

SET SEG  
Saginaw ISD  
Sandusky Community Schools  
Sanilac ISD  
Saugatuck Public Schools  
Sault Ste. Marie Area Schools  
Schoolcraft Community Schools  
Shepherd Public Schools  
Shiawassee RESD  
Sigel Township School District 3 (Adams)

Sigel Township School  
District 4 (Eccles)  
Sigel Township School  
District 6 (Kipper)  
South Haven Public Schools  
South Lake Schools  
South Lyon Community Schools  
Springport Public Schools  
St. Charles Community Schools  
St. Clair County Academy of Style  
St. Clair County Intervention  
Academy  
St. Clair County Learning Academy  
St. Clair County RESA  
St. Ignace Area Schools  
St. Johns Public Schools  
St. Joseph County ISD  
St. Louis Public Schools  
Standish Sterling Community  
Schools  
Stanton Township Public Schools  
Stephenson Area Schools  
Stockbridge Community Schools  
Sturgis Public Schools  
Summerfield School District  
Superior Central Schools  
Suttons Bay Public Schools  
Swan Valley School District  
Swartz Creek Community Schools

*T*

Tahquamenon Area Schools  
Tecumseh Public Schools  
Tekonsha Community Schools  
Traverse Bay Area ISD  
Traverse City Area Public Schools  
Trenton Public Schools  
Tri-County Area Schools  
Tuscola ISD

*U*

Union City Community Schools  
Unionville Sebawaing Area Schools

*V*

Van Buren ISD  
Van Buren Public Schools  
Vanderbilt Area Schools

Vandercook Lake Schools  
Vassar Public Schools  
Verona Mills School District No. 1F  
Vicksburg Community Schools

*W*

Wakefield-Marenisco School District  
Waldron Area Schools  
Walkerville Public Schools  
Warren Woods Public Schools  
Washtenaw ISD  
Watersmeet Township Schools  
Watervliet Public Schools  
Waverly Community Schools  
Webberville Community Schools  
Wells Township School District  
West Bloomfield School District  
West Branch-Rose City Area Schools  
West Iron County Schools  
West Shore Community College  
Westwood Heights Schools  
Wexford-Missaukee ISD  
White Pine Public School  
Whitefish Township Schools  
Whiteford Agricultural Schools  
Whitehall District Schools  
Whitmore Lake Public Schools  
Whittemore-Prescott Area Schools  
Williamston Community Schools  
Windover High School  
Wolverine Community Schools

*Y*

Yale Public Schools

## Photographer Credits

### DWIGHT CENDROSKI PHOTOGRAPHY

Bedford Public Schools  
Flushing Community Schools  
Ionia Public Schools  
Macomb ISD  
Novi Community Schools  
Ovid-Elsie Area Schools  
Paw Paw Public Schools  
St. Charles Community Schools  
Webberville Community Schools  
Whitehall District Schools

### BILL SAMPSON PHOTOGRAPHY

Clear Lake Education Center  
Hancock Public Schools  
Mackinac Island Public Schools  
Munising Public Schools  
Sault Ste. Marie Area Schools

### JD SMALL STUDIOS

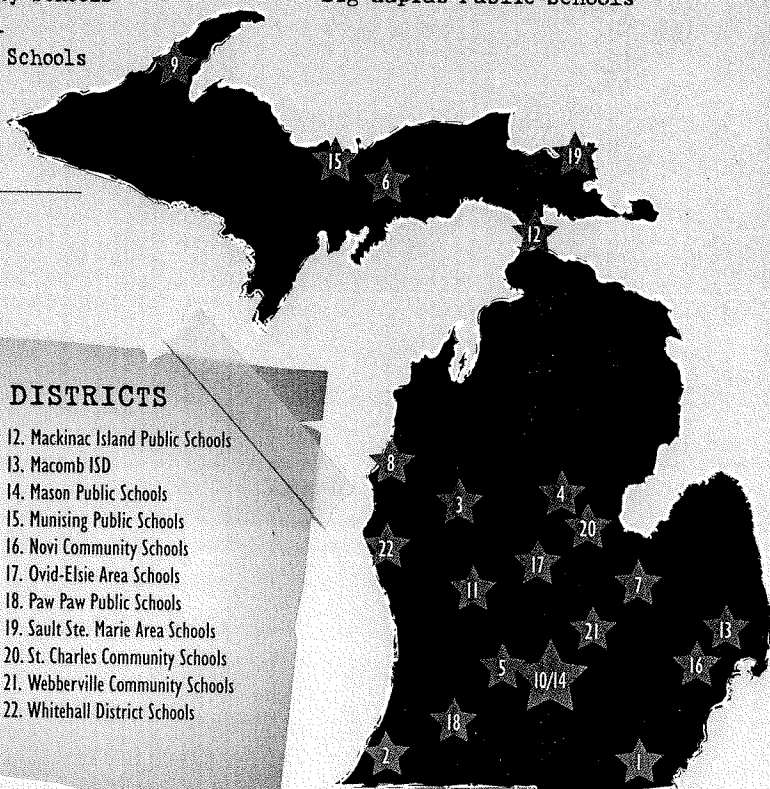
Berrien ISD  
Bullock Creek School District  
Charlotte Public Schools  
Free Soil Community Schools  
Ingham ISD  
Mason Public Schools

### MATT YEOMAN

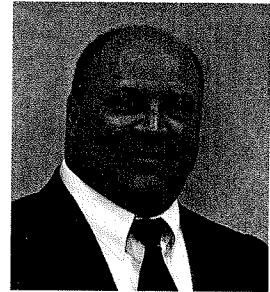
Big Rapids Public Schools

### PHOTOGRAPHED DISTRICTS

1. Bedford Public Schools
2. Berrien ISD
3. Big Rapids Public Schools
4. Bullock Creek School District
5. Charlotte Public Schools
6. Clear Lake Education Center
7. Flushing Community Schools
8. Free Soil Community Schools
9. Hancock Public Schools
10. Ingham ISD
11. Ionia Public Schools
12. Mackinac Island Public Schools
13. Macomb ISD
14. Mason Public Schools
15. Munising Public Schools
16. Novi Community Schools
17. Ovid-Elsie Area Schools
18. Paw Paw Public Schools
19. Sault Ste. Marie Area Schools
20. St. Charles Community Schools
21. Webberville Community Schools
22. Whitehall District Schools

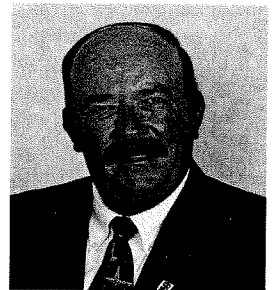


# RISK CONTROL CONSULTANTS SERVICE REGIONS SEG SELF-INSURER WORKERS' COMPENSATION FUND



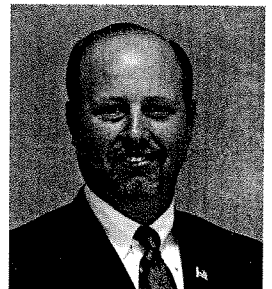
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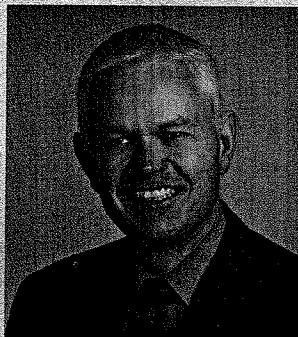
## SET SEG ACCOUNT EXECUTIVES



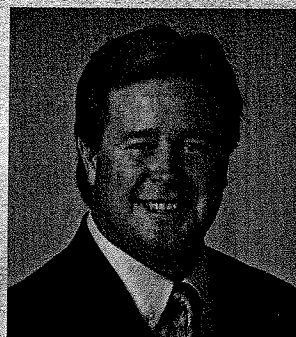
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(effective January 2007)



MIKE KENNEY



TOM LONGWAY



PAULINE MICHELS

**TOM LONGWAY**  
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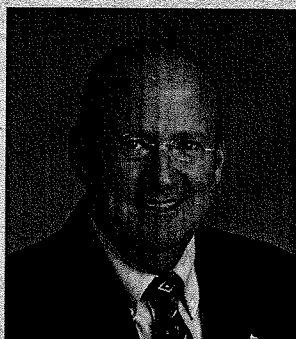
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BOB STAPLE



TRAVIS VAN TIGHEM

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LANSING, MI 48933

[www.setseg.org](http://www.setseg.org)

PHONE: 800.292.5421

Special Education Paraprofessional Carole Blink works with students at E. E. Knight Elementary in Ovid-Elsie Area Schools.

Mackinac Island Public Schools Science Teacher Susan Bennett and students review a lesson. The class was constructing machines from Legos.

A paraprofessional helps a special needs student develop her motor skills at Glen H. Peters School, part of Macomb ISD.

#### COVER PHOTOGRAPHY, CLOCKWISE FROM LEFT:

Hancock Public Schools Art Teacher Karen Scholie enjoys bringing out the creative talents of her students at Barkell Elementary School.

Sue Barry prepares sandwiches for students at Mason High School, in Mason Public Schools.

A student at Blossomland Learning Center, part of Berrien ISD, participates in an aquatics therapy session with Teacher Linda Marschke.

Custodian Richard Mulye operates a floor-cleaning machine in the cafeteria at the Munising Middle and High School, the newest facility within Munising Public Schools.